

# Behavioral Interventions to Advance Self-Sufficiency

As the first major effort to use a behavioral economics lens to examine human services programs that serve poor and vulnerable families in the United States, the BIAS project demonstrated the value of applying behavioral insights to improve the efficacy of human services programs.

## What are behavioral insights?

Focus on the way staff and clients **actually make decisions and behave**, rather than relying on traditional economic assumptions of “rational” behavior.

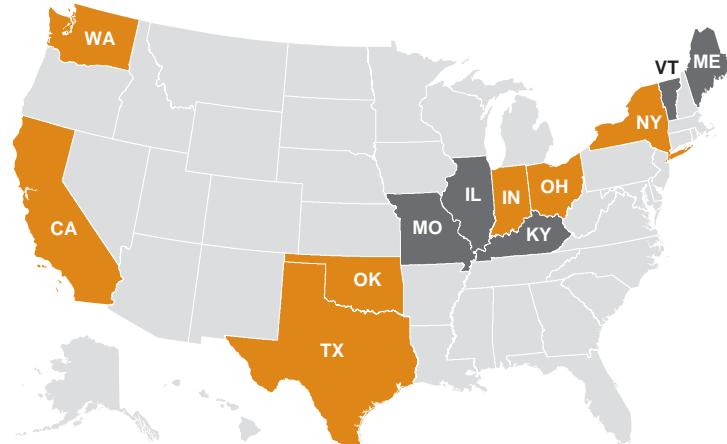
Apply insights and tools from decades of **behavioral science**

research to influence real-world decisions and actions.

The BIAS project explored behavioral interventions to tackle problems in three primary domains — child support, child care, and work support — across agencies in a dozen states.

15 randomized trials in 7 states, with nearly 100,000 participants

Exploratory research and pilots in 5 states



## Behavioral Techniques Employed in BIAS

BIAS used a variety of behavioral principles across the project sites to improve how programs interact and communicate with their clients regarding desired outcomes. These strategies can be illustrated by the SIMPLER framework.

<b>S</b> OCIAL INFLUENCE	Persuade by referencing peers	<b>IN NEW YORK</b>	Hundreds of Paycheck Plus members <b>just like you</b> had a short conversation with our staff about how to earn an extra \$2,000 next year.
<b>I</b> MPLEMENTATION PROMPTS	Establish steps to a desired action		
<b>M</b> AKE DEADLINES	Make deadlines prominent		
<b>P</b> ERSONALIZATION	Customize for the individual		<i>By not attending your appointment, you may:</i> <b>LOSE up to \$2,508</b> a year in cash benefits.
<b>L</b> OSS AVERSION	Emphasize losses, not just gains	<b>IN CALIFORNIA</b>	
<b>E</b> ASE	Reduce steps in a process		<i>Your child support payment is due in 3 days.</i> Pay on time to avoid penalties.
<b>R</b> EMINDERS	Use phone calls, texts, postcards	<b>IN OHIO</b>	

## BIAS Snapshot of Findings

In 11 of the 15 randomized controlled trials, behavioral “nudges” like reminders or simplified, personalized letters had a statistically significant impact on at least one primary outcome (shown below).

Each test used a customized behavioral intervention for a desired outcome.		While effects were usually modest...			... they are meaningful due to their scalability ...		... and low cost.			
PROBLEM OF INTEREST	STATE <sup>a</sup>	INTERVENTION RESULTS (%)			SAMPLE SIZE = 1,000 people	ADDED COST FOR INTERVENTION Per person estimate				
		BIAS Group	— Status Quo	= IMPACT <sup>b</sup>						
<strong>CHILD SUPPORT</strong>										
INCREASE ORDER MODIFICATION REQUESTS BY INCARCERATED NONCUSTODIAL PARENTS	Texas	38.7	27.7	<b>11.0 ***</b>		\$1.73				
	Washington	41.3	9.4	<b>31.9 ***</b>		\$10.46				
INCREASE PAYMENT RATES ON EXISTING CHILD SUPPORT ORDERS	Ohio	51.5	48.5	<b>2.9 ***</b>		\$2.52				
	Ohio	40.7	38.2	<b>2.4 ***</b>		\$3.25				
	Ohio	50.5	47.3	<b>3.2 **</b>		\$3.25				
<strong>CHILD CARE</strong>										
INCREASE TAKE-UP OF PROVIDERS RATED HIGH-QUALITY	Indiana	14.7	12.6	<b>2.1 *</b>		\$1.40				
	Indiana	52.6	50.0	<b>2.6 *</b>		\$1.93				
INCREASE ATTENDANCE AT FIRST SCHEDULED RENEWAL APPOINTMENT	Indiana	54.7	44.1	<b>10.6 ***</b>		\$2.79				
	Oklahoma	36.7	34.4	<b>2.4 *</b>		\$1.10				
<strong>WORK SUPPORT</strong>										
INCREASE MEETING ATTENDANCE FOR TAX CREDIT PROGRAM	New York	28.5	16.5	<b>12.0 ***</b>		\$1.75				
	California	29.2	25.6	<b>3.6 *</b>		\$1.79				

<sup>a</sup>Tests ran in one or more counties in each state.

<sup>b</sup>Statistical significance levels: \*\*\* = 1 percent; \*\* = 5 percent; \* = 10 percent.

### What's Next?

The BIAS project was funded by the federal Office of Planning, Research and Evaluation (OPRE) of the Administration for Children and Families in the U.S. Department of Health and Human Services, and led by MDRC.



#### BIAS – Next Generation

OPRE is continuing its partnership with MDRC to expand the use of behavioral science to a wider range of programs, go beyond “nudges,” include more implementation research, and develop tools for program administrators.



#### Center for Applied Behavioral Sciences (CABS)

This new initiative combines MDRC’s expertise in social and education programs with insights from behavioral science. CABS develops innovative, low-cost interventions, tests their impact through experimentation, and provides technical assistance to programs incorporating behavioral insights.

For more information, contact [bias.info@mdrc.org](mailto:bias.info@mdrc.org)

Use [#povertynudge](#) to tweet about the project